

REMARKS

In the Office Action mailed February 27, 2008, the Examiner noted that claims 1-8 were pending, and rejected all claims. Claims 1-8 have been amended, new claim 9 has been added and, thus, in view of the forgoing claims 1-9 remain pending for reconsideration which is requested. No new matter has been added. The Examiner's rejection is traversed below.

Page 3 of the Office Action rejects all claims under 35 U.S.C. § 103 over Lilly and Wolfberg.

Lilly discusses a system in which a user accepts or declines an offer of a credit card from a card issuer 1200. The card issue 1200 operates through a response vehicle 1100 that is part of the card issuers network. Lilly particularly states:

[0037] Response vehicle 1100 represents a system for handling communications between the customer(s) 1010-1050 and credit card issuer 1200. Response vehicle 1100 may be part of a credit card issuer's network and, as shown in FIG. 1, include a plurality of response vehicles 1110-1150 that correspond to different category groups of customer(s) 1010-1050. Each response vehicle is responsible for handling communications to and from a particular customer. For example, telephone response vehicle 1120 handles telephonic communications between the customer 1020 and credit card issuer 1200. Thus, in the event credit card issuer 1200 wishes to solicit customers telephonically, response vehicle 1120 includes the necessary systems to support such operations. Response vehicle 1130, on the other hand, includes the necessary systems and organizations to handle conventional mail processing to and from customer(s) 1030. Response vehicle system 1140 includes the necessary systems and organizations to process electronic mail transactions with customer 1040. Response vehicle 1150, in turn, includes systems and organizations that enable communications with customers located at a point of sale (POS) terminal. Response vehicle system 1100 may receive responses from the customer(s) and forward them to card issuer 1200 for appropriate processing. Notifications to the customer(s) also are performed from issuer 1200 to the customer(s) through response vehicle 1100.

[0046] Based on the category of a customer, responses may or may not be processed immediately. For instance, responses may be received and processed instantaneously for customers 1010, 1020 and 1050, while responses from customers 1030 and 1040 may be delayed. For example, suppose a customer 1010 using a personal computer, views a web site operated by issuer 1200. The site may include a designated page that is presented to the customer that displays the offer determined by issuer 1200. The customer may decide to accept or decline the offer by merely selecting an icon representing their choice. The selection is then sent back to response vehicle 1110. Response vehicle 1110 processes the response and prepares it for presentation to card issuer 1200. The response is processed at card issuer 1200 and a notification message is sent back to customer 1010, through response vehicle 1110 (Step 250). The notification message indicates to the customer that their response to an offer has been processed and whether or not an additional credit line was approved and

available for use. The notification messages may be displayed through the page that the customer was viewing when the offer was presented or on a separate page. Further description of how card issuer 1200 processes the responses is explained below with reference to the description of FIG. 3A.

As can be seen the user interacts with the card issuer through the response vehicle. As a result, Lilly does not disclose transactions in which "the transaction type being either one of a service request from a store terminal or a service request from an Internet store server having a store code" - claim 1 (emphasis added). The store code allows the system to determine whether the transaction corresponds to the Internet or some other form of transaction (see application page 11, line 17+). In contrast, Lilly does not teach or suggest such a store code because there is no need for one as the user interacts with the card issuer. Further, as Lilly has no interest in store codes, Lilly also does not teach or disclose, or have any use for "making a determination ... whether the store identification information corresponds to the store code of the internet store server" - claim 1.

Claims 2-8 also emphasize a similar feature

Wolfberg says nothing about the above discussed feature.

Withdrawal of the rejection for this reason is requested.

Further, claim 1 also emphasizes that different credit limits, normal and internet, are used depending on the type of the transaction (see application page 7, line 2+ and page 11, line 17+). In particular, claim 1 recites "registering ... credit limits corresponding to the transaction type in a second storing unit, the credit limits being normal credit limit and internet credit limit ... extracting ... one of the credit limits corresponding to the transaction type ... and making a determination as to whether the credit amount is within the credit limit".

Lilly and Wolfberg say nothing about this.

Claims 2-8 also emphasize this feature.

Withdrawal of the rejection for this additional reason is requested.

It is submitted that the independent claims distinguish over the prior art and withdrawal of the rejection is requested.

New claim 9 emphasizes the interaction with an internet store having a store code and the use of credit limits including a normal limit and an internet transaction credit limit. Nothing in the prior art teaches or suggests such. It is submitted that this new claim, which is different and not narrower than prior filed claims, distinguishes over the prior art.

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It is submitted that the claims are not taught, disclosed or suggested by the prior art. The claims are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-3935.

Respectfully submitted,

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Date: 7/28/8

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